to a Country Bank.

The following address was delivered by B. S. Walker, president of the Monroe Cotton Mills and vice president of Bank of Monroe, Ga . before the Bankers' Association of Georgia, at their convention held at Warm

Springe, Go.
The members of the convention were so delighted with the address. that they ordered it printed and die tributed with the bope that it would do much good-in developing the industries of State :

There are in almost every town in Georgia merchants who fume and fret every time a new merchant ocates in their town; doctors who ditioise and slander the new pillroller as he comes fresh from the medical college with his new crisp diploms, prepared as he thinks to heal sli the diseases to which humanepon the new limb of the law, and in a succession manner advertise his mistakes in his first cases and prediet his failure in places likely to do bim barm; bankers who groan in disgust every time the see Mr. Without has opened a new bank There are cotton will men in this their lives away because they see sow and then a new cotton mill projected in some Georgia town; and, if by chance they are appealed to for advice by those intending to build a new mill, they tell the parties to keep their money out of cotton How nobly the bank can assist the mills, that there are already too struggling mill by advancing the cash causing do not pay and often times they defeat the building of the mill I am thankful I do not belong to his class of greakers. I am one of cotton produced in Georgia should be open in Georgia There is no such thing as too many mills in Georgia, or in the South, so long as New England or scrose the water.

I om tired of seeing our farmers sell ster continuous at \$25 per bale to will respond stelga manufecturers and buy it seck is its wennfactured state at

to action ; if I can cause one honest your town, try this remedy on him. Georgia widow with her helpless If you are charitably inclined and children to leave the cotton field, would mingle philanthropy with your and abuse of those celfish, narrow- cotton instead of producing it. minded men who, because they own A cotton mill with one hundred a few shares in some cotton mill, or hands will spin one thousand bales of

ever there is a bank in a Georgia women and sixty children. In the town and no cotton mill, the bank has fields this force will not produce more not done its duty. I will say most than 300 bales of cotton worth \$7,500. emphatically the bank has neglected while in the mill the value of their be furnished urtil tomorrow morning. a most important opportunity for in labor will amount to \$25,000. This is creasing its own business andof every why New England is rich and the South largest merchant to the most insigni

bave but to refer you to my own a cord beats coal at \$2 per ton. With town, Montoe, to Harmony Grove, the new improvements for economizing to Jackson, to Toccos, and to Elber- fuel, a steam plant on a railroad is too, in each of which places pros- better then water power four or five missing of the armored train contingent rous, dividend paying cotton mills miles from a shipping point ave been built under the supervision of officers of the local bank, and are small town of Griffin a merchant of now being operated most successfully only moderate means, who was badly to the great good of the bank, and afflicted with that dreadful disease, for the benefit of every man, woman nervous dyspepsia Forced by the and child in these towns.

banks are in partnership with the After weeks of sprious soliciting he mills This is not true, and it would sould raise only \$84,000. With this not be advisable, but the mills are under the foetering care of the banks. friendly promise of the local bank, he on officer of the bank being an officer made the venture. From this small of the mill

use it in making their crops. The infancy cotton is fully insured and is held and All throughout the Piedmont regions owned by the bank and is paid for of the Carolinas the hum of the spindle stored right at home, not all is one and seen upon almost every bill top. large warehouse subject to one fire, but after crossing the Savannah river perhaps in sheds in the mill yard, stead, the stillness of death prevails his vanit a better paper than the the state of Alabama

Cotton Mill as an Adjunct | an idle dollar Not so with a bank without a mill in its vicinity. It seads its money in October and November to its city depository, where it remains without interest till

the spring of the year

Another great advantage to country bank in having a cotton mill in its care, is the fact that the stock owned by the citizens of the town and farmers near by affords such ex cellent collateral Stock in any of the mills I have mentioned, is as good collateral as a government bond. If there is in Georgia a village cotton mill which under proper manage. ment, and has been kept up to date in all modern improvements, whose etock is not worth par, I do dot know Not so, however, with some of

the larger mills in the cities, where high salaries, high taxes, labor unions and tramp labor have ruined their profits When these advantages which the villages have over the cities in the manufacture of cotton become fully known and appreciated. the new mills will all be located in villages and the country bank well prosper as never before

But it is in the construction of the mill that the banker can do the most good for his community, and at the same time reach a rich barvest for bimself What can be better for a country bank, with one of its officers president of an incipient cotton mill. then to bave in its assets several thou sand dollars of subscription notes for stock in the mill on which one-half, er one third of the amount has been paid? on solvent subscription notes! With the aid of the local bank, a mill can be easily built in many a Georgia town when without such aid a mill will be an impossibility.

To those present who are interested in the upbuilding of their towns would say, select the very best man in your community and authorise bim to say to your people that the back will will respond.

Not many weeks ago, a banker in a a \$60 to \$75, the difference Georgia town suddenly awoke to the between the price received and price fact that the manufacturing towns paid having gone to pay freight, to around him were outstripping his own carried foreign manufacturers and to town, and determined to build a cotton feed and clothe the poor of other mill He appealed in vain to the only countries, while our worthy poor wealthy man in his town to subscribe people are left to spend their lives in misery and want. A noble old failing to move him to action, he finally early this morning. On its return it Georgian, who has made a large proposed to go to Monroe to see the was shelled by the artillery of the Boers, fortune by manufacturing cotton, said new mill. They came. The doubting placed in four positions Two trucks in front of the engine left the rails, of his operatives were passing out of \$15,000 to the new mill; others fol his mill: "I enjoy feeding and cloth. lowed in quick succession, and the ing these poor people more than I amount needed was soon raised. The enjoy all the money I've made " mill is now organized and the man lf by what I shall say here today referred to is its enthusiastic vice presi-I can arouse one dead, eleepy town deats. If you find such a character in

where they are not making expenses, | business investments, how better could and move to a new cotton mill to be you act than by gathering several built in her county town ; to move bundred of the worthy poor of your from the old dilapidated cabin in the county into a new cotton mill village ? country to the new, white cottage in If you belong to that class who believe the mill village nearby, where they all the ills of the country are due to the will make more clear money in one over production of cotton, why not month than they have made in twelve show your faith by your works and months on the cotton farm, I will be take from the fields several hundred delighted and will welcome the clure laborers and put them to manufacturing

perhaps hold an office in one, will cotton annally worth at present prices wer upon my head their herebest \$25,000 in its raw state and say \$50, 000 after it is span. This force will I am almost prepared to say where- consist of say fifteen men, twenty five individual in its community, from the poor. Will you not think of this and act?

Do not besitate because coal is high. ficent washer woman or wood chopper | and you have no convenient water For the proof of this assertion I power Georgia pine wood at \$1 25

Fifteen years ago there lived in the hand of disease to abandon his store. Do not understand me to say the he decided to build a cotton mill beginning his plant has grown to nearly The mills need money to buy their a million dollars, the stock being worth capply of cotton in the fail and winter, \$150 per share of \$100. The city of just when the banks are full of Griffin has doubled more than once in money. They use the bank's money, wealth and population, and the cotton cay from November until May, and mills are now lending money to the pay it back in time for the farmers to very bank which helped them in their

before it is spun by the mill. It is and the smoke of the furnace is heard but in several warehouses holding into our State the noise of the cotton from one to three hundred bales, and mill is no longer beard, but in its under the protection of excellent The wave of prosperity which has waterworks. There is no better caused the Carolinas to reach far ahead paper or collateral. There is not a of Georgia bas passed over Georgia. banker within my bearing who has and is now finding a hearty welcome in

note of either of the cotton mills I I will not say that the bankers of This marvellous medicine is the surest and have mentioned, with a warehouse Georgia are to blame for this sad state quickest cure in the world for all throat and seceipt for cotton attached to it of affaire, but I will say that it is in A country tank with a cotton your power to change it, if you would milt ander its care need never have | Will you act try.?

Another Boer Victory.

MORED TRAIN ENTERS A BOER TRAP AND SUFFERS HEAVILY.

Loudon, Nov 17 - Misfortune steadfastly pursues British employ. ment of armored trains, the fascination for which has given the Boers their first and latest victories The British seemed to have walked into a deliberate trap, with the result that, according to the best accounts, 90 men are either killed, wounded or missing. Of these the Fusiliers claim 50 and the Durban infantry 40. It is believed that few escaped, and that the others are prisoners in the hands of the Boers Many of the wounded were brought back on the locomotive and tender of the armored train Capt. Haldane of the Gordon Highlanders was attached to the Fueiliers and other officers were with them The list of casualties is awaited with great anxiety. In time of trouble Lieut. Winston Churchill has proved himself more a soldier than a correspondent, and his gallantry is highly praised on all sides The rumor of the death of Geu.

Joubert is discredited

It is understood that the war office has news that he is still directing af fairs It is also rumored from Pieter maritzburg that the Boer losses at Lady smith Thursday were heavy, and included Gen Lucas Meyer, who was either killed or wounded. The report as to Gen Joubert probably arose from the fact that his wife left the Boer camp at Ladyemith for the Free

The Cape Town correspondent of the Standard says he has heard from an old resident, who has just left the Orange Free State, that the war is very unpopular there; that, apart from the government officials, the attitude of the people who consider themselves bound to England, is very half hearted; that disaffection and disobedience are spreading in the ranks of the Free State troops, and ranks of the Free State troops, and that the burghers would welcome any pretext to return to their homes pretext to return to their homes.

Estgourt, Natal, Wednesday, Nov. 15 .- An armored train, baving on board a half company of the Durban toppling over. While the train was thus helpless the Durbans and Dublins faced the Boers in skirmishing order and the Boers poured shot and shell into the crippled train. The derailed wagons were with great difficulty removed, and the line was cleared, when the engine and tender steamed back.

During this juncture, Lieut Winston Churchill of the Fourth Hussars, and son of the late Lord Randolph Churchill, displayed much courage, as did also the driver and fireman. It is feared the Dabline and Durbans

A Red Cross party has gone out. Nov. 15 9 30 p m -At 6 o'clock this evening the Red Cross train returned. Dr Bristoe reported that on meeting the Boers' patrol be was balted and asked what he wanted. He replied that he had come with the train to remove the killed and wounded The Boers told him to make his request in writing and Dr. Bristoe compiled.

After waiting for two bours, another Boer came and informed Dr. Bristoe that, as Gen Joubert was very far sway, no answer to the request could The Boer said that if Dr. Bristoe would return with a white flag he could count upon a reply from Gen Joubert. Dr. Bristoe inquired if there were many wounded. He declined to give any information regarding Lieut. Winston

London, Nov 16-Special dispatches from Estcourt estimate the wounded and at from 100 to 150 The missing in oludes Capt. Haldane It is hoped that some escaped over the veldt and will return to Esteourt in a few days.

BIG FIGHT AT LADYSMITH.

Estcourt, Nov. 16, 10 a m -A missionary, a native, but a reliable man, who arrived here yesterday from Ladysmith, reports that a big fight took place there on Friday, Nov 10 He says that volunteers went out in the early morning and drew the enemy from their positions when the regular troops, under Sir George White, out manoeuvred them by outflanking the Boers, administer. ing a crushing defeat and inflicting

His Life Was Saved.

Mr. J. Es Lilly, a prominent citizen of Hannibal, Mo., lately had a wonderful deliverance from a frightful death. In telling of it he says: "I was taken with typhoid fever that ran into pneumonia. My lungs became hardened. I was so weak I couldn't even sit up in bed. Consumption, when I heard of Dr. King's New Discovery. One bottle gave great relief. I continued to use it, and now am well and strong. I can't say too much in its praise. lung trouble Regular sizes 50 cts and \$1.00. Trial bottle free at J F. W. DeLorme's Drug Store, every bottle guaranteed.

Notice of Registration.

The State of South Carolina-Sumter County-Office of Supervisors of Registration, Sumter County, Sumter, S. C., February

Notice is hereby given that in accordance with an Act of the General Assembly, and in conformity with the requirements of the State Constitution, the books for the registration of all legally qualified voters, and for the issuing of transiers, etc., will beiopen at the office of Supervisors of Registration in the court house, between the hours of 9 o'clock a. m., and 3 o'clock p. m., on the first Monday of each mouth, until thirty days before the next general election. Minors who shall become of age during that period of thirty days shall be entitled to registration before the books are closed, if otherwise qualified. The requirements for a qualified voter are that the applicant for registration shall be able to read and write correctly, or possess in his own name property to the amount of three hundred dollars, upon which he pays E. F BURROWS, T. D. DUBOSE,

J. M KNIGHT, Supervisors of Registration Sumter Co.



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NOTICE TO TAXPAYERS.

OFFICE OF

COUNTY TREASURER SUMTER COUNTY. SUMTER, S. C , Sept. 29, 1899.

NOTICE is hereby given that I will be in my office in the County Court House at Sumter from October 15th to December glat, 1899, inclusive, for the collection of taxes for the fiscal year 1899 The levy is as follows:

For State purposes, 5 mille. For County purposes, For School purposes, 34 mills. Total levy, 114 milis. Also the following special school levies : School District No. 1, School District No 16, 2 mills. School District No. 18, 2 mills School District No 2), Mt Cho, 2 mills Privateer, 2 mills

Commutation Road Tax for 1900 is also payable at the same time H. L SCARBOROUGH, Trasurer Sumter Co.

No 17,

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